

COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3392443	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$95	\$90	-5.9%		
Loans	\$68	\$70	2.8%		
Construction & development	\$6	\$4	-32.0%		
Closed-end 1-4 family residential	\$8	\$8	3.3%		
Home equity	\$7	\$8	10.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-12.8%		
Commercial & Industrial	\$7	\$9	29.0%		
Commercial real estate	\$38	\$38	0.7%		
Unused commitments	\$9	\$10	19.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$3	949.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	8.6%		
Cash & balances due	\$21	\$11	-48.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$86	\$80	-7.1%		
Deposits	\$82	\$79	-4.4%		
Total other borrowings	\$4	\$1	-71.4%		
FHLB advances	\$4	\$1	-71.4%		
Equity					
Equity capital at quarter end	\$9	\$10	5.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	10.5%	--		
Tier 1 risk based capital ratio	11.8%	12.2%	--		
Total risk based capital ratio	13.0%	13.5%	--		
Return on equity ¹	-6.4%	5.6%	--		
Return on assets ¹	-0.7%	0.6%	--		
Net interest margin ¹	4.4%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	3493.3%	136.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	5.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.5%	9.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.7%	--
Home equity	0.0%	0.0%	0.0%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.8%	0.0%	0.1%	--
Total loans	0.0%	1.0%	0.0%	0.2%	--